**PROCEDURES FOR ELECTRONIC FILING OF PROOFS OF
CLAIM , TRANSFERS OF CLAIM , AND REAFFIRMATION
AGREEMENTS BY CREDITOR'S DESIGNEE**

I.   Registration

      A.   *Forms* - An individual or entity, including a governmental entity, ("Creditor") desiring to electronically file proofs of claim, transfers of claim or reaffirmation agreements in cases filed in this Court should complete and submit the attached Creditor Registration Form to CM/ECF Registration, Clerk, United States Bankruptcy Court for the District of Maryland, 101 West Lombard Street, Suite 8303, Baltimore, Maryland 21201. In addition, at least one employee or agent of a Creditor who is to be responsible for electronically filing proofs of claim, transfers of claim, or reaffirmation agreements for that Creditor ("Creditor's Designee") must complete and submit the attached Creditor's Designee Registration Form.

      B.   *Transmittal of password* - Each Creditor's Designee will receive a login and password upon completion of training.

      C.   *Password security* - Creditor's Designee may find it desirable to change their court assigned passwords periodically. Any Creditor's Designee having reason to believe that the security of an existing password has been compromised or that a threat to the Court's computer system may exist shall immediately notify the Court's Systems Department and confirm the notice in writing, to prevent unauthorized access.

II. Electronic Filing of Proofs of Claim, Transfers of Claim, and Reaffirmation Agreements

      Creditors and their designee who electronically file proofs of claim, transfers of claim, or reaffirmation agreements shall comply with the following procedures:

A. *Form of Proof of Claim* - Each proof of claim must conform to Official Form 10 with respect to the information requested by that form, subject to the instructions concerning attachments below. Proofs of claim that are filed electronically must be text documents in PDF format (as opposed to scanned or imaged documents). By electronically filing the proof of claim or transfer of claim with either a scanned image or "/s/" representation of his/her signature, the Creditor's Designee certifies the accuracy of the claim and that it is filed in good faith. The proof of claim form must include the following statement from Official Form 10: "Penalty for presenting fraudulent claim: *'fine of up to $500,000 or imprisonment up to 5 years, or both.'* 18 U.S.C. §§ 152 and 3571."

B. *Form of Transfer of Claim* - A transfer of claim shall state the claim number(s) of the proofs of claim for each transferred claim.

C. *Form of Reaffirmation Agreement* - The Reaffirmation Agreement Form B240 is available as Local Bankruptcy Form E in Appendix A of the Local Rules of this Court. An electronic version is also available from the Court's web page. This form must be a scanned image so as to reflect the signature of the debtor.

D. Attachments - Any document filed as an exhibit to a proof of claim shall be excerpted so as to include only the portion minimally necessary to support the claim. Only those portions of documents should be attached that evidence the amount of the claim and demonstrate the claimant's interest, i.e., a note and critical portions of deeds, mortgages and security agreements. Examples include pages containing recording information, parties to the instrument, signatures, grants of liens or security interests, collateral descriptions, and summaries of accounts rather than copies of invoices. Exhibits must be prominently identified as an excerpt and the Creditor must make the original exhibit available in its entirety upon request by a party or the Court. Creditors filing excerpts of

exhibits pursuant to this procedure do so without prejudice to their
right to file additional exhibits or unedited exhibits.

E.   *Signatures; Authorization; Representations* - No person or entity
        shall cause a proof of claim, transfer of claim, or reaffirmation
        agreement to be filed electronically without the express authorization
        of the individual whose signature appears on the document and of
        the entity on whose behalf the document is being filed. The name
        of the signatory on the pleading should be typed or legibly printed
        beneath the signature.

F.   *Creditor's Designee* - The Creditor's Designee is the individual who
        authorizes the filing of a proof of claim, transfer of claim, or
reaffirmation agreement. The "/s/" representation of the Creditor's
Designee shall constitute that person's signature for purposes of Fed.
        R. Bankr. P. 9011 and 18 U.S.C.§§ 152 and 3751. The signature of
        the Creditor's Designee must appear on every proof of claim,
transfer, and reaffirmation agreement filed electronically on behalf
of the Creditor, by placing "/s/ [*Name of Creditor's Designee*]" on
the signature line.

G.   *Electronic Filing of Pleadings - Representations to the Court* - In
        filing a proof of claim, transfer of claim, or reaffirmation agreement,
        the Creditor's Designee certifies that:

        1.   He/ she is authorized to file the proof of claim, transfer of
                claim, or reaffirmation agreement by the entity on whose behalf
                the document is being filed;

        2.   The Creditor is the same entity stated on that individual's
                application to use the CM/ECF system; and

        3.   The Creditor's Designee who electronically files of a proof of
                claim, transfer of claim, or reaffirmation agreement certifies,
                on behalf of the Creditor, that the information in the pleading
                is true and correct. Fed. R. Bankr. P. 9011.

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UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND

ELECTRONIC PROOFS OF CLAIM
CREDITOR REGISTRATION FORM

Entities filing proofs of claim, transfers of claim, or reaffirmation agreements in cases pending in the U.S. Bankruptcy Court for the District of Maryland ("Creditors") that desire to be authorized to file such documents electronically should complete this registration form and submit it to the Clerk of the Court.

"Firm" is the name of the Creditor entity on whose behalf an employee or agent ("Creditor's Designee") is to be issued a login and password and authorized to file electronically proofs of claim, transfers of claim, or reaffirmation agreements. Complete a separate form for each separate corporate or other distinct legal entity.

Firm Name: _____

Firm Address: _____

_____

Firm Federal Tax ID# _____

Contact Person: _____

Telephone Number: _____

Fax Phone Number: _____

Internet E-mail Address: _____

By submitting this registration form, the undersigned Creditor agrees that:

1) Every proof of claim, transfer of claim, and reaffirmation agreement be signed by the Creditor's Designee. Federal Rule of Bankruptcy Procedure 9011, Official Form No. 10, and Local Bankruptcy Form E.

2) Creditor will direct each of its designees to comply with the orders of this Court concerning electronic filing.

3) If a Creditor's Designee ceases to be authorized to file on behalf of the Creditor, the Creditor will promptly notify the Clerk and will activate a new password.

4) The Creditor has read Administrative Order 03-02.

I certify under penalty of perjury that I am properly authorized to submit this Creditor Registration Form on behalf of the firm identified above.

Date: _____   _____

                                    Signature

                                    _____
                                    Office or Position with Creditor Firm

Address and Phone
(if different from above)   _____

_____

_____

Please return to: CM/ECF Registration
       Clerk
       United States Bankruptcy Court
       for the District of Maryland
       Suite 8308
       101 West Lombard Street
       Baltimore, Maryland 21201

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND

CREDITOR'S DESIGNEE REGISTRATION FORM

   To register for an account on the Court's Electronic Case Filing System, please provide the information requested below:

("Firm" is the name of the entity on whose behalf the Creditor's Designee is to be authorized to file electronically proofs of claim, transfers of claim, or reaffirmation agreements . If the Creditor's Designee is employed by more than one entity in the same group of entities, attach a continuation sheet with the information requested for each entity.)

First/Middle/Last Name: _____

Firm Name: _____

Firm Address: _____

_____

Firm Federal Tax ID#:   _____

Contact Person: _____

Telephone Number: _____

Fax Number: _____

Internet E-mail Address: _____

By submitting this registration form, the undersigned Creditor's Designee agrees that:

1) Every proof of claim, transfer of claim, and reaffirmation agreement be signed by the Creditor's Designee. Federal Rule of Bankruptcy Procedure 9011, Official Form No. 10, and Local Bankruptcy Form E. The Creditor's Designee will insure that an "/s/" accompanied by the typed name **of the Creditor's Designee is attached to or made part of each proof of claim, transfer of claim, and reaffirmation agreement** filed electronically. (The password issued to a Creditor's Designee identifies that person each time he/she logs on to the CM/ECF system.)

2) The use of the password for the Creditor's Designee serves as his/her signature for purposes of indicating an understanding of and agreement to comply

with the orders and procedural directions of the Court concerning the electronic filing of proofs of claim, transfer of claim, and reaffirmation agreement.

3) The Creditor's Designee must protect and secure the password issued by the Court.   If any reason exists to suspect the password has been compromised, it is the responsibility of the Creditor's Designee to notify the Court immediately. The Court will thereafter delete that password and issue a new one.

4) If the Creditor's Designee ceases to be authorized to file on the creditor's behalf, the Creditor's Designee will notify the Clerk in writing and will cease using that login and password.   The Creditor's Designee will promptly submit an amended registration form reflecting changes in status.

5) The undersigned has read Administrative Order No. 03-02.

I certify under penalty of perjury that I am properly authorized to submit this Creditor's Designee Filer Registration Form on behalf of the firm identified above.

Date: _____   _____

                                                              Applicant's Signature

Approved:

_____
Signature of Authorized Supervisor
of Applicant

_____
Office or Position with the Creditor Firm

Address and Phone
(if different from above)   _____

_____

_____

Please return to: CM/ECF Registration
                      Clerk
                      United States Bankruptcy Court
                      for the District of Maryland
                      Suite 8308
                      101 West Lombard Street
                      Baltimore, Maryland 21201